



Registered Office: 86 Aiolou St., 105 59, Athens, Greece General
Commercial Registry (G.E.MI.) No 237901000

CLIENT INFORMATION – MANDATORY AUTOMATIC EXCHANGE OF FINANCIAL ACCOUNT INFORMATION FOR TAX MATTERS (CRS / DAC2)

Athens, 23rd June 2026

In the context of the continuous improvement of international tax compliance, the Greek Law 4428/2016, as amended and in force, ratified the Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information developed by the Organization for Economic Cooperation and Development (O.E.C.D.), through the implementation of a global automatic information exchange standard, the Common Reporting Standard (**CRS**), to prevent tax evasion on international level.

Respectively, at European level, the provisions of Directive 2014/107/EU (**DAC 2**), adopting the mandatory automatic exchange of information for tax matters within the European Union based on the Common Reporting Standard (CRS), have been incorporated by the Greek Law 4170/2013, as amended and in force.

The current legislation applies both to individuals and legal entities, aiming to ensure transparency in the tax area through the exchange of financial account information.

In compliance with the Greek legislation in force, as well as the relevant European and International regulatory framework, Greek Financial Institutions, among which and the **NATIONAL BANK OF GREECE** (“**NBG**”), are required to identify and report on an annual basis towards the competent Greek tax authority, the Independent Public Revenue Authority (A.A.D.E.), specific information on clients' financial accounts, whose tax residence is in a country/jurisdiction which participates in the process of automatic exchange of financial account information for tax matters (CRS/DAC2 participating-reportable jurisdiction). This information includes the Full Name or the Company Name, the Address, the TIN, the Date and Place of Birth of a natural person, the Account Number(s), and the Account(s) Balance or Value. The transmission of the aforementioned information to A.A.D.E. shall take place within the reporting date set by the Law and in accordance with the relevant guidelines of A.A.D.E.

For any information or assistance on the aforementioned legal framework regarding the automatic exchange of financial account information, you may visit the O.E.C.D.'s official website (<https://www.oecd.org/en/topics/sub-issues/international-standards-on-tax-transparency/tax-transparency-resource-centre.html#crs>), or the Greek Independent Public Revenue Authority's website (<https://www.aade.gr/en/international-issues/issues-international-administrative-cooperation/common-reporting-standard-crs>) or contact your tax or legal advisor.

Information regarding the Processing of Personal Data

*In the context of implementing Law 4170/2013, as amended and in force, and Law 4428/2016, and in accordance with the General Data Protection Regulation (EU) 2016/679 (GDPR), **NATIONAL BANK OF GREECE**, as Data Controller, keeps all the required information in a secure manner and uses that information exclusively for the purpose of their collection, namely for the duly and properly annual reporting of the required information concerning its clients –tax residents of CRS/DAC2 participating reportable jurisdictions, towards the Hellenic Independent Authority for Public Revenue (AADE), and their subsequent transmission from the AADE to the competent participating foreign tax authorities.*

Every natural person, after having his/her identity verified, has the right of access to his/her personal data, the right to request the rectification of any inaccurate personal data or the completion of any incomplete personal data, and, if the conditions of the regulatory framework are met, to exercise the rights to: erasure, restriction of processing, data portability, object to processing and ensuring human intervention in automated processes. Relevant requests in the context of exercising the abovementioned rights should be submitted in writing, using the specially configured forms of the Bank, available in any of its Network Branches. You can contact NBG's Data Protection Officer about issues regarding the processing of your personal data at 2 Sofokleous St. Athens 10559, Greece or by sending an email to dpo@nbg.gr or by visiting any of the Bank's branches.

For the collection, record – keeping and, in general, processing of personal data of the clients, what is mentioned in the NBG's Statement Regarding the Protection of Personal Data applies, which is available at Network Branches and the Bank's website www.nbg.gr.